

Information to identify the case:

Debtor 1	<u>Tracey M. Schindler</u>	Social Security number or ITIN	xxx-xx-7923
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24082-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracey M. Schindler

4/16/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tracey M. Schindler
Debtor

Case No. 18-24082-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 16, 2024

User: auto
Form ID: 3180W

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Tracey M. Schindler, 1507 Annette Avenue, South Park, PA 15129-9736
14936386	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14933295	+ KeyBank, 6950 S Transit Rd, Lockport, NY 14094-6333
14933299	+ Mon Valley Clinical, PO Box 645419, Pittsburgh, PA 15264-5252
14933300	+ Mon Valley Hospital, P. O. Box 643216, Pittsburgh, PA 15264-3216

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Apr 16 2024 23:52:00	Foundation Finance Company, c/o Weinstein & Riley, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14933269	+ EDI: CITICORP	Apr 17 2024 03:35:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14933268	+ EDI: CITICORP	Apr 17 2024 03:35:00	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
14933270	+ EDI: BANKAMER	Apr 17 2024 03:35:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14933272	+ EDI: BANKAMER	Apr 17 2024 03:35:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14961487	+ EDI: BANKAMER2	Apr 17 2024 03:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14933274	EDI: CAPITALONE.COM	Apr 17 2024 03:35:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14933275	+ EDI: CAPITALONE.COM		

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		Apr 17 2024 03:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14958484	EDI: CAPITALONE.COM		
		Apr 17 2024 03:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14963138	Email/PDF: bncnotices@becket-lee.com		
		Apr 17 2024 00:00:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14970250	+ EDI: CITICORP		
		Apr 17 2024 03:35:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14933280	+ EDI: CITICORP		
		Apr 17 2024 03:35:00	Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282
14933281	+ EDI: CITICORP		
		Apr 17 2024 03:35:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14933282	+ EDI: CITICORP		
		Apr 17 2024 03:35:00	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
14933283	+ EDI: CITICORP		
		Apr 17 2024 03:35:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14933284	+ EDI: WFNNB.COM		
		Apr 17 2024 03:35:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14933285	EDI: DISCOVER		
		Apr 17 2024 03:35:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14936466	EDI: DISCOVER		
		Apr 17 2024 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14933288	+ EDI: DISCOVER		
		Apr 17 2024 03:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933292	Email/Text: administrative@foundationfinance.com		
		Apr 16 2024 23:52:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
14933291	+ Email/Text: administrative@foundationfinance.com		
		Apr 16 2024 23:52:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
14933294	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 16 2024 23:51:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
14967476	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 16 2024 23:51:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14933293	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 16 2024 23:51:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14933278	EDI: JPMORGANCHASE		
		Apr 17 2024 03:35:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14933276	EDI: JPMORGANCHASE		
		Apr 17 2024 03:35:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14933296	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Apr 16 2024 23:52:00	KeyBank, 4910 Tiedeman Road, Oh-01-51-0622, Brooklyn, OH 44144-2338
14933297	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 16 2024 23:50:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14933298	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 16 2024 23:50:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14968333	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 17 2024 00:00:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15474699	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 16 2024 23:51:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14970054	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 16 2024 23:50:00	PNC BANK N.A., P.O. BOX 94982,

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			CLEVELAND,OH 44101
14933301	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
14933303	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2024 23:50:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14969653	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14933912	+ EDI: PRA.COM	Apr 17 2024 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14966217	EDI: Q3G.COM	Apr 17 2024 03:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14933305	+ EDI: SYNC	Apr 17 2024 03:35:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14933306	+ EDI: SYNC	Apr 17 2024 03:35:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14933307	^ MEBN	Apr 16 2024 23:37:56	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
14933308	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 16 2024 23:52:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14933310	+ EDI: VERIZONCOMB.COM	Apr 17 2024 03:35:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14933309	+ EDI: VERIZONCOMB.COM	Apr 17 2024 03:35:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14966269	EDI: AIS.COM	Apr 17 2024 03:35:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 48			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14933271	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14933273	*+	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14933286	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Po Box 15316, Wilmington, DE 19850
14933287	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Po Box 15316, Wilmington, DE 19850
14933289	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933290	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14933279	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14933277	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
14933302	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
14933304	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101

TOTAL: 3 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation brian+ecf@briannicholas.com
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher M. Frye	on behalf of Debtor Tracey M. Schindler chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 13